

Schedule 15

Charity A. Rowsey, CPA, MAFF, CVA

- Shareholder
- Valuation and Litigation Consulting Services Department
- Joined Anderson ZurMuehlen in 1999

Education

- Master of Science in Professional Accounting, Montana State University, graduated Summa Cum Laude – 1997
- Bachelor of Science Business, Accounting emphasis, Montana State University, graduated Summa Cum Laude – 1996
- Master Analyst in Financial Forensics – 2008
- Certified Valuation Analyst – 2009
- Continuing education courses through Montana Society of Certified Public Accountants (MSCPA), American Institute of Certified Public Accountants (AICPA), Washington Society of Certified Public Accountants (WSCP), National Association of Certified Valuation Analysts (NACVA) and Anderson ZurMuehlen sponsored courses.

Experience

- Litigation and business consulting experience includes performance of, and assistance with, accounting and fraud investigations, business and financial analysis, stock valuations, and market and industry research. Computation of economic damages, including lost profits and earnings.
- Public accounting experience includes audits, compilations, reviews, analysis of internal controls, and preparation of tax returns.
- Prepared, reviewed, and analyzed financial statements and filings with the Securities and Exchange Commission, prepared forecasts and projections and evaluated management/business practices.
- Client groups served include retail and trade establishments, manufacturing companies, healthcare, and nonprofit organizations.

Awards, Activities, and Affiliations

- Member, AICPA
- Member, MSCPA
- Member, NACVA
- Member, National Association of Forensic Economics
- Published in Montana Lawyer, September 2003, *"Employment Fraud, How and Why is it Happening in Montana?"*

PHONE: 406.442.1040

FAX: 406.442.1100

E-MAIL: crowsey@azworld.com

EXHIBIT Q

Services to the Legal Profession

- Extensive litigation consulting experience assisting attorneys on both liability and damage issues.
- Assisted attorneys representing both plaintiffs and defendants with a similar degree of frequency.
- Development of innovative and reasonable solutions to complex business and damage problems.
- Examples of the types of services rendered in resolving issues of liability include:
 - Use of sophisticated computer spreadsheets and databases.
 - Interpretation of financial statements, tax returns, workpapers, Internet research, correspondence files and other source documents in fraud, contract disputes, and other business problem situations.
 - Evaluation of business practices.
- As a consultant, provided assistance with large complex litigation assignments for attorneys for organizing and databasing document files; analyzing and cross-referencing information from various sources and tracking inconsistencies; developing trial exhibits to illustrate business transactions and relationships in a simplified manner; and preparing and assisting with damage claims for settlement negotiations.
- Examples of services in situations needing preparation, assistance with, or evaluation of damage claims include:
 - Business Interruptions
 - Contractual Disputes/Terminations
 - Embezzlement/Fraud
 - Wrongful Death
 - Wrongful Termination
 - Malpractice (medical, legal and accounting)
 - Marital Dissolution
 - Personal Injury
 - Insurance Claim Disputes

Trial Testimony

CASE	YEAR	JUDGE	COUNSEL
Murphy Homes, Inc. v. Marilyn Muller & Patrick Aberle	2004	Judge Tucker	Palmer Hoovestall
Glover v. Skinner	2005	Judge Honzel	Norm Grosfield
Christy Fleming v. MacKenzie River Pizza Company	2005	Judge Salvagni	Norm Grosfield
Kuhr, et al v. City of Billings	2005	Judge Baugh	Rick Larson
Guardianship of M. Johnson	2006	Judge Tucker	Kevin Vainio
Pettinato v. Stephens & The Toggery, Inc.	2007	Judge Curtis	Brand Boyar
Linnda Dumont v. Pablo Water and Sewer District	2008	Hearing Officer Gregory L. Hanchett	Cindy Walker
Kristofer Williams v. Steck's Incorporated	2008	Judge Young	C. Edward Webster II
Messick & Bowman, et al v. Patrol Helicopters, Inc.	2008	Judge Ostby	Brooke Murphy
Hogan v. Hogan	2009	Judge Newman	Kathleen McBride
Stayner v. Peccia	2010	Judge Seeley	Mark Yeshe
Rooney v. City of Cut Bank	2011	Judge Anderson	Lin Deola
Michelle Keeley v. State of Montana, Department of Justice & Choteau County	2011	Judge McCarter	John Doubek
Swehla v. State of Montana	2012	Judge McCarter	Lin Deola
Devlin v. Devlin	2012	Judge Tucker	Abby Rinenbark
Patricia Thomas v. Jack Long	2012	Judge Sherlock	John Doubek
Ronda Taurman Kenser v. Premium Nail Concepts, Inc., et al.	2013	Judge Pinski	Jory Ruggiero, Esq.
Travis Gary v. Gus Varnavas, M.D.	2014	Judge Newman	John Dubek
Tim Meikle v. Jim Olsen and Human Interactive Products Incorporated	2014	Judge Kirscher	Brian Miller
Barton v. Barton	2014	Judge Allison	Kay Lynn Lee
Elizabeth Pritchard-Sleath v. Richard Oppen, Kathleen Zeeck, Larry LeRoux, & the Montana Department of Health & Human Resources	2014	Judge Christensen	Frederick Sherwood
Michael Schnittgen v. BNSF Railway Co.	2014	Judge Pinski	Anthony Nicaastro
Ken & Cindy Farago v. Dessye-Clark, PhD/ARPN, et al.	2014	Judge Larson	Stephanie Kucera & Craig Daue
Holly Labair & Robert Labair, et al. v. Steve Carey, Esq., et al.	2015	Judge Larson	Tina Morin
Michael Finley v. BNSF Railway Company	2015	Judge Neill	Ben Snipes
Doug Elvbakken v. Protechnics, HRB	2015	Hearing Officer	Terry Spear
Robert Alwood v. Ecolab, Inc.	2016	Judge Watters	William Mattix
Brandy Overcash, individually and on behalf of the next of kin of Darrell Overcash, deceased v. Jones Contractors, Inc.	2016	Magistrate Charles S. Miller, Jr.	Kent Reiersen
Matter of Tina L. Morin	2020	Commission on Practice of the Supreme Court of State of Montana	Pamela Bucy
Matthew Winkler v. City of Billings	2020	Judge Davies	Veronica Procter
Apex Abrasives, Inc. v. WGI Heavy Minerals, Inc. and WGI Heavy Minerals, LLC	2020	Judge Molloy	Marshal Mickelson
Gregory Dahl v. Mark Runkle, et al.	2021	Arbitrator Axelberg	Matthew Baldassin, Lin Deola, & KD Feedback
Forrest and Jill Kreiman v. C & CB LLC	2021	Judge Bidegaray	Lisa Six
Kristina Landon v. James G. Clough, DPM	2022	Judge Kutzman	Keith Marr & Greg Pinski
William Marsh v. State of Montana, Department of Corrections	2022	Judge Menahan	Tara Harris
Kyle Harris v. Oasis Petroleum, Inc., et al.	2022	Judge Rustad	Shea Thomas
Kristine Groshelle v. Rodney "Shane" Groshelle	2022	Judge Allison	Kai Groenke

Deposition Testimony

CASE	YEAR	COUNSEL
Debbie Dahl v. West Mont	2004	Mike Meloy
Big Sky Paramedics, LLC v. Great Falls Emergency Services, Inc. et al	2004	Tim Fox & Will Gilbert
Dan Glover v. Andy & Carol Skinner	2004	Norm Grosfield
Kuhr, et al v. City of Billings	2005	Rick Larson
Hobson v. Community Medical Center	2007	Lawrence Daly
Young v. USA	2007	Andrew Biviano, AUSA
Kristofer Williams v. Steck's Incorporated	2008	C. Edward Webster II
Thomas Messick, Individually, and as Personal Representative of the Estate of Theresa J. Messick and Craig A. Bowman as Personal Representative of the Estate of Joan R. Bowman v. Patrol Helicopters, Inc.	2008	Brooke Murphy
Orion Buford v. Patricia Monaco	2008	Martin Studer
Hogan v. Hogan	2009	Kathleen McBride
Genie Land Company, et al v. Great Northern Properties, LP, et al	2010	J. Breting Engel
Thornton v. Gribben	2010	Rick Orizotti
Stayner v. Peccia	2010	Mark Yeshe
Arseneau v. Allstate	2010	Tracey Morin
Jim Rickman v. Lee Enterprises, Inc., d/b/a The Independent Record	2012	Cherche Prezeau
Scott & Jane Hineman v. Erickson's Pools & Spas, Inc., et al.	2012	Mark Kovacich
Kenser v. Premium Nail Concepts, Inc., et al.	2012	Domenic Cossi, Esq.
Tim Meikle v. Jim Olsen & Human Interactive Products Incorporated	2013	Brian Miller
Dan Morgan v. Father Carl Bonk	2013	John Fitzpatrick
Jennifer Sorensen v. Boyd Andrew Community Services, d/b/a Elkhorn Treatment Center	2014	Stephanie Kucera
Marvin Monroe and Debra Monroe v. First Community Bank, et al.	2014	Thomas Budewitz
Ken & Cindy Farago v. Dessye-Clark, PhD/APRN and Sound View Imaging	2014	Stephanie Kucera
Scott Chamberlain v. Sidney Health Center and Sidney Health Center Clinic	2014	John Fitzpatrick
Tammie Kelley & Jason Kelley v. Jeanne Sticht, M.D.	2014	Randy Dix
Koni Dole v. Billings Clinic	2014	Fritz Pierce & Dave Whisenand
Shelby Cleveland v. Janice Ward	2015	Brian Miller
Bruce Bruckner v. Rich Hofer & East Malta Hutterian Brethren aka East Malta Hutterite Colony	2015	Brooke Murphy
Robert Lee, John Hagman, & Matthew Flesch v. Ruck E. Traxier, et. al.	2015	Luke Casey
Timothy Hysell and Marsha Hysell v. The Lincoln Electric Company, et al	2015	Ben Snipes
Gary L. Frisch v. Tamim J. Khaliqi, M. D.	2015	Jim Hunt
Wendell Plentyhawk v. Mansoor Sheikh, M. D., et al.	2016	Brian Taylor and Steve Hamilton
Laurie Townsend and the Estate of Thomas Townsend v. Montana Cardiology, PC	2016	John Russell
Randy Zeman v. BNSF Railway Co.	2016	David Slovak
James Watson v. The City of Sidney	2016	Paul Odegaard
Laurence L. Steiger v. David E. Pheanis II and Springfield Cartage, LLC	2016	Adam Warren
Jacob Harris v. American Sheet Metal and Roofing Service, Inc.	2018	Jim Hunt
Deborah Gustafson v. Jeffrey D. Georgia, M. D., et al.	2018	Keith Marr
Randy Zito, et al. v. Progressive Insurance Company, et al.	2019	Nicholas Pagnotta
Robert Cazier v. Monsanto Company and Rocky Mountain Supply, Inc.	2019	Justin Stalpes
Jasmine Garcia, et al. v. Aveda Transportation and Energy Services, et al.	2019	Kent Reiersen
Chad Chandler v. Whiting Oil and Gas Corporation and Pioneer Drilling Services	2020	Mark Kovacich and Jacy Suenram
Jeffrey L. Evans v. St. Vincent Healthcare, and Kristian French, MD.	2020	Elizabeth Hausbeck
Jennifer Barton v. Arrow Striping & Manufacturing, et al.	2021	Ryan Gustafson and Patrick Sullivan

Northern Rockies Neuro-Spine, P.C., et al. v. ONI Realty Investors, LLC, et al.	2022	Gerry Fagan
Joel Thompson v. State of Montana	2022	Tara Harris
David S. Zrowka vs. BNSF Railway Company	2022	Keith Marr

Business/Stock Appraisals**COMPANY NAME**

Bison Engineering, Inc.
D.L. Evans Bankcorp
Forsyth Bancshares, Inc.
Helena Physician Group, LLC
Bear Creek Country Kitchens
Scheels All Sports, Inc.
Kane Funeral Home, LLC
Yellowstone Angler, Inc.
Le Sorelle, LLC
Augustine Properties, LLC

LOCATION

Helena, Montana
Burley, Idaho
Forsyth, Montana
Helena, Montana
Heber City, Utah
Fargo, North Dakota
Sheridan, Wyoming
Livingston, Montana
Helena, Montana
Helena, Montana